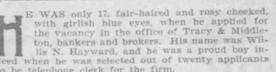
PIKE'S PEAK OR BUST

By Edwin Lefevre.



to be telephone clerk for the firm.

From 10 a. m. until 3 p. m. he stood by Tracy & Middleton's private telephone on the floor of the stock exchange—the board room—receiving mssages from the office—chiefly orders to buy or sell stocks for customers. tomers—and transmitting the same messages to the board member of the firm, Mr. Middleton; also tele-phoning Mr. Middleton's reports to the office. He spoke with a soft refined voice, and his blue eyes in the same row of booths that they immediately nicknamed him Sally.

He learned the business, as nearly all boys must He learned the business, as nearly all boys must do in Wall street, by absorption. He neard nothing but speculate! speculate! in one guise or another, many words with the same meaning. It was all buying or selling of stocks—a concentrated and almost visible hope of making much money in the twinkling of an eye. The air was almost unbreathable for the innumerable tips to buy or sell securities and insecurities of all kinds. The brokers, the customers, the clerks, the exchange doorkeepers, all Wall street read the morning papers, not to ascertain the news, but to pick such items as would, should or might have some effect on stock values. There was no god but the tickeffect on stock values. There was no god but the ticker and the brokers were its prophets!

As time were on the glamour of the game were off;

As time were on the glamour of the game were off: likewise his scruples. His employers and their customers—all gentlemanily, agreeable people—speculated every day, and nobody found fault with them. It was not a sin; it was a regular business. And so, whenever there was a "good thing" he "chipped in" \$1 to a telephone boys' "pool" that later operated in a New street bucket shop to the extent of ten shares. His means were small, his salary being only \$8 a week; and very often he thought that if he only had a little more money he would speculate on a larger scale and profit proportionately.

Now, the position of telephone boy is really im-

Now, the position of telephone boy is really important in that it requires not only a quick-witted, but a trustworthy person to fill it. In the first place, the boy knows whether his firm is buying or selling certain stocks; he must exercise discrimination in the matter of awarding the orders should the board member of the firm haven to be unavailable when the matter of awarding the orders should the board member of the firm happen to be unavailable when the boy receives the order. For example: International Pipe may be selling at 108. A man in Tracy & Middleton's office, who has bought 500 shares of it at 104 wishes to "corral" his profits. He gives an order to the firm to sell the stock, let us say, "at the market;" that is, at the ruling market price. Tracy & Middleton immediately telephone over their private line to the stock exchange to their board member to "sell 500 shares of International Pipe at the market." The telephone boy receives the message and "puts um" Mr. shares of International Pipe at the market." The telephone boy receives the message and "puts up" Mr. Middleton's number, which means that on the multi-colored, checkered strip on the frieze of the New Atreet wall. Mr. Middleton's number, 617, appears by means of an electrical device. The moment Mr. Middleton sees that his number is "up" he hastens to the telephone booth to ascertain what is wanted. Now, if Mr. Middleton delays in answering his number, the telephone how knows he is absent and exest the order. telephone boy knows he is absent and gives the order to one of the "two-dollar" brokers, who always hover about the booths looking for orders. He does the same if he knows that Mr. Middleton is very busy executing some other order, or, if in his judgment, the order calls for immediate execution.

Young Hayward attended to his business closely, and when Mr. Middleton was absent from the floor or busy he impartially distributed the firm's telephone buying or seling orders among the two-dollar brokers, for Tracy & Middleton did a very good commission business indeed. He was a nice looking and nice actlittle chap, was Hayward -clean faced ressed by "Joe" Jacobs, who gave him \$25 and insin-uated that he would like to do thore of Tracy & Mid-dleton's business than he had been getting.
"Bu," said Sally, "the firm said I was to give the order to whichever broker I found first."
"Well," said Jacobs, oleaginously, "I am never too busy to take orders from such a pice young fallow

busy to take orders from such a nice young fellow as yourself if you take the trouble to find me; and I'll do something nice for you. Look here," in a whisa week." And he dived into the mob that was yellg itself hoarse about the Gotham Gas post.

Hayward's first impulse was to tell his firm about

Hayward's first impulse was to tell his firm about, because he felt vaguely that Jacobs would not ave offered him \$5 a week if he had not expected mething dishonorable in return. Before the market losed, however, he spoke to Willie Simpson, McDuff Wilkinson's boy, whose telephone was next to racy & Middleton's. Sure enough, Willie expressed reat indignation at Jacobs' action.

It's just like that old skunk," said Wille, "Five dollars a week when he can make \$100 out of the firm. Don't you do it, Sally. Why, Jim Burr, who had the place before you, used to get \$20 a week from old man Grant and \$50 a month from Wolff. You've got a cluch if you only know how to work it. Why, they are supposed to give you 50 cents a hundred." Willie had been in the business for two years, and he was a very well dressed youth, indeed. Sally now understood how he managed it on a salary of \$12 a week.

He did not say anything to the firm that day nor any other day. And he didn't say anything to Jacobs in return, but by Willie's sage advice contented himself with merely withholding all orders from that oleaginous personage until Mr. Jacobs was moved to remonstrate. And Sally, who had learned a great deal in a week under Willie's tuition, answered curt-

"But Watson told me," said Jacobs, angrily, "that he is doing a great deal of business for Tracy & Middleton. I want you to see that I get my share on the trought of the trought what the trought was the troug I'il speak to Middleton and find out what the trou-

Is that so?" said lly, calmly, "You might also "Is that so," said by, calmly. "You might also tell Mr. Middleton that you offered me \$5 a week to give you the bulk of our business."

Jacobs came down to business at once. "Fil make

Jim Burr, who had the position pefore me," ex-"Jim Bur, who had the position before me," expositulated Sally, indignantly, "told me he received \$25 from Mr. Grant, with an extra \$10 thrown in from time to time, when Mr. Grant made some lucky turn, as an anothing of what the other men did for him." "You must be crazy," said Jacobs, angriy, "Why, I never get much more than a thousand shares a week from Tracy & Middleton, and usually less. Say, you ought to be on the floor. You are wasting your talent in the telephone business, you are. Let's swap places, you and I."
"According to our books," said Sally to the instant

"According to our books," said Sally to the irate broker, having been duly coached by Mr. William Simpson, "the last week you did business for us you got 3,800 shares, and received \$7.6."
"That was an exceptional week. I'll make it \$10,"

"Twenty-five," whispered Sally, determinedly.
"Till give you \$15 a week, but you must see that I get at least 2,500 shares a week."
"All right, I'll do the best I can for you, Mr. Ja-

And he did, for the other brokers gave him only

And he did, for the other brokers gave him only 25 cents, or at the most, 50 per hundred shares. In the course of a month or two Sally was in possession of an income of \$40 a week. And he was only 18.

Time passed. As it had happened with his predecessor, so did it happen now with Sally. He began by speculating, wildly at first, more carefully later. From the bucket shops he went to the Consolidated exchange. Then he asked Jacobs and the other two-dioliar brokers to let him deal in a small way with them, which they did out of personal liking for him, putil he had three separate accounts and could "swing a line" of several hundred shares.

At last the blow fell which Sally had so long dreaded—he was "promoted" to a clerkship in Tracy & Middleton's office. The firm meant to reward him for his devotion to his work, for his brightness and quickness. From \$15 a week they raised him to \$25, which they

considered quite generous, especially in view of his youth and that he had started three years before with \$8. He was only 20 now. But Sany, knowing it meant the abandonment of his lucrative perquisites

meant the abandonment of his lucrative perquisites as telephone "boy," bemoaned his undeserved fate.

He took the money he had made to Mr. Tracy and told him an interesting story of a rich aunt and a legacy, and asked him to let him open an account in the office. Tracy congratulated his young clerk, took the \$6,500 and thereafter Sally was both an employe and a customer of Tracy & Middleton.

Sally speculated with varying success, running up his winnings to \$10,000 and seeing them dwindle later to \$6,000. But, in addition to becoming an inveterate speculator, he gained much valuable experience. He became friendly and even familiar with Tracy & Middleton's clients, among whom were some very wealthy men, for a stock broker's office is a very democratic place.

He really was a bright, amiable fellow, very oblig-

democratic place.

He really was a bright, amiable fellow, very obliging—he was paid for it by the firm—and he made the most of his opportunities. The customers grew to like him exceedingly well, and to think with respect of his judgment, market-wise. One day W. Basil Thornton, one of the wealthiest and boldest customers of the firm, complained of the difficulty of "beating the game" with the heavy handicap of the large brokerage commission.

Jestingly, yet hoping to be taken seriously, Sally said: "Join the New York stock exchange, or buy me a seat, and form the firm of Thornton & Hayward. Just think, colonel, we would have your trade, and you you could bring some friends, and I could bring mine, and I think many of these"—pointing to Tracy & Middleton's customers—"would come over to us. They all think a lot," diplomatically, "of your opinions on the market."

Thornton was favorably impressed with the idea and Sally saw it. From that moment on he worked hard to gain the colenel's confidence. It was he who gave Thornton the first hint of Tracy & Middleton's condition, which led to the withdrawal of Thornton's account from the office. It was a violation of confidence count from the office. It was a violation of confider, e and business ethics, but Thornton was very grateful when, two months later, Tracy & Middleton failed under circumstances which were far from creditable and which were discussed at great length in the street. He showed his gratitude by adding a round sum to Sally's \$11.500, and Willis N. Hayward became a member of the New York stock exchange. Shortiy afterward the firm of Thornton & Hayward, bankers and brokers, was formed. Sally, then in his twenty-fifth year, had become a seasoned Wall street man.

From the start the new firm did well. Colonel Thornton and two or three friends who followed him from Tracy & Middleton's office, all of them "plungers," were almost enough to keep Hayward busy on the exchange executing orders, and, moreover, new customers were coming in.

Thornton was a rich man, and protected his own speculations more than amply. He noticed the development of his young partner's gambling proclivities, and remonstrated with him in a kindly, paternal sort of way.

Sally vowed he would stop.

Within less than three months he had broken his promise twice, and his unsuccessful operations in Alabama Coal at one time threatened seriously to embarrass the firm.

Colonel Thornton came to the rescue.

Sally promised, with a solemnity born of sincere fear, never to do it again.

But fright lasts only a little space, and memory is equally short lived. Wall street has no room for men with an excess of timidity or of recollection. He had gambled before he joined the New York stock expenses.

ber of Thornton & Hayward, was a very different person from Sally, the nice little telephone boy of Tracy & Middleton's. His cheeks were not pink; Tracy & Middleton's. His cheeks were not clear and in-they were mottled. His eyes were not clear and into talk shop. His system craved still

When, after two years, the firm expired by limitation, Colonel Thornton withdrew. He had had enough of Hayward's plunging. To be sure, Sally had become a shrewd "trader," and he had made \$75,000 during the is to say a mere gambler in stocks, and not a desirable commission man.

But Sally, flushed with success on the bull side, did not worry when Thornton refused to continue the partnership. The slogan was: "Buy A. O. T. It's sure to go up!" the initials standing for "Any Old Thing!" The most prosperous period in the industrial and commercial history of the United States begot an epidemic of speculative madness such as was never be-

fore known and probably never again will be. Every-body had money in abundance and the desire for speculation in superabundance. Sally formed a new firm immediately—Hayward & Co.—with his cashier

as partner.

All mundane things have an end, even bull markets and bear markets. The buil markets saw Hayward & Co. doing a good business, as did everybody else in Wall street. It ended, and the firm's customers, after a few bad "slumps" in prices, were admonished to turn bears to recoup their losses. Bears believe prices are too high and should go lower; bulls, optimists, believe the opposite. The public can't sell stocks "short" any more than the average man is left handed. These customers were no exception, so they did nothing.

Hayward had "overstayed" the bull market, though not disastrously; that is, he was in error regarding the extent and duration of the upward movement of prices. He proceeded to fall into a similar error on the bear or downward side. The market had been exceedingly dull following what the financial writers called a "severe decline," but which meant the loss called a "severe decline," but which meant the loss of millions of dollars by speculators. Hayward's customers, like everybody else's customers, were not speculating. So he used their money to protect his own speculations. Office expenses were numerous and heavy and commissions few and light. Hayward was very bearish. He had sold stocks, sharing the belief of the majority of his fellows that the lowest prices had not been reached. As a result he was heavily "short" and he could not "cover" at a profit, because prices had advanced very slowly.

profit, because prices had advanced very slowly, ut very steadily. One day a big gambler in Chicago, bolder or keener than his eastern brethren, thought that the time was ripe for a "bull" or upward movement in general, and particularly in Consolidated Steel Rod company's stock. He was the chairman of the board of direc-tors. Mr. William G. Dorr decided upon a plan whereby the stock would be made attractive to that whereby the stock would be made attractive to that class of speculative investors, so to speak, who liked to buy stocks making generous disbursements of profits to their holders. Mr. Dorr's plan was kept a secret. The first step consisted of sending in large buying orders, handled by prominent brokers, and synchronously the publication in the daily press of various items, all reciting the wonderful prosperity of the Consolidated Steel Rod company and its phenomenal earnings; also the unutterable cheapness of the stock at the prevailing price. Mr. Dorr and associates, of course, had previously taken advantage of the big slump or fall in values to buy back at 35 the same stock they had sold to the public some weeks before at 78. Having acquired this cheap stock, they "manipulated"—by means of further purchase—the price so that they could sell at a profit.

It so happened, however, that once before dividend rumors about "Con. Steel Rod" had been disseminated, with the connivance of Dorr, and they had not

rumors about "Con, Steel Rod" had been disseminated, with the connivance of Dorr, and they had not come true, to the great detriment of credulous buyers and greater profit of the insiders, who were "short" of the stock "up to their necks"—a typical bit of stock jobbing whereat other and more artistic stock jobbers had expressed the greatest indignation. Instead of putting the stock on a dividend-paying basis, the directors had decided at the last hour—that it would not be conservative to do so, whereupon the stock had "broken" seventeen points. The lambs tock had "broken" seventeen points. The lambs ost hundreds of thousands of dollars; the insiders

Hayward remembered this and when the stock, after several days of conspicuous activity and steady advances, rose to 52, he promptly sold "short" 5,000 shares—believing that the bare-faced manipulation would not raise the stock much above that figure and hat before long it must decline. Only a month pre-riously it had sold at 35 and nobody wanted any of t. He was all the more decided in his opinion that the "top" had been reached by prices, because Mr. prosperity in the steel rod trade. Such an action was unprecedented. It had been talked about at various never come true, Why should it come true in this

Hayward, familiar with Dorr's record, promptly "coppered" his tip to buy, banking on Dorr's consistent mendacity. But Mr. William G. Dorr, shrewdest and boldest of all western stock gamblers, fooled everybody—he actually told the truth. That week the directors did exactly as he had predicted. When a speculator of his caliber lies he fools only one-half—the foolish half—of the street. When he is the truth the control of the street. the foolish half—of the street. When he tells the truth, he deceives everybody. Before Wall street could recover from the shock the price of the stock was up 5 points, which meant that Hayward was out \$25,000 on that deal alone. But, in addition, the general list was carried. eral list was carried upward sympathetically. Money rates and bear hopes fell; stock values and bull courage rose! Hayward began "covering" Steel Rod. He "bought in" 5,000 shares and after he had finished he

12,000 shares of the other stocks on which his "paper" if he tried to buy a market so sensi-tive to any kind of

consulted the cashier and found he and only \$52,000 at and only \$2,000 at the bank, of which wo-thirds belonged to his customers. He was already, morally speaking, an embezzier. He was ruined if he didn't cover, and he was ruined if he

His "seat" the stock exchange was worth possfbly \$40,000, not a cent more; and as he personally owed his out-of-town correspondents \$35,000, he could not avoid being hopelessly rulned. Moreover, his bankruptcy would not be an "honest" failure, for, as he told himself bitterly, after the harm was done, "I had no business to speculate on my own backfully received.

SPUMME CRUBUSINALIVA

was done, "I had no business to speculate on my own hook with other people's money."

Now he was face to face with the question that every gambler dreads: "If I stood to lose all, how desperate a risk would I take to get it back?"

As he left his office to go to the "board room," he put to himself the fateful query, but he would not let himself answer it until he had stopped at "Fred's," the official barroom of the stock exchange, and had the official barroom of the stock exchange, and had

He was ruined anyhow. If he failed without further ado, that is, without increasing his liabilities, he would be cursed by twenty-five of his customers and by fifteen of his fellow brokers who were "lending" oy fifteen of his fellow brokers who were leading stocks to him. But lif he made one last desperate effort, he might pull out of the hole; or, at the worst—why, the number of cursing customers would remain the same but the fellow brokers would rise to twenty

He took another stiff drink. The market had unborn short interest in certain stocks, as, for example born short interest in certain stocks, as, for example, in American Sugar company stock. Now if that short interest could be stampeded it might mean an 8 or 10-point advance. If he bought 10,000 or 15,000 shares and sold them at an average profit of four or five points, he would put off the disaster, and if he made 10 points he would be a great operator. He had, to be sure, no business to buy over 1,000 shares of Sugar; but then he had no business to be on the verge of bankraptey.

The liquor was potent. Sally said to himself, agreevedly: "I might as well be hung for a flock as for one measly old mutton.'

escape. Unless he could make a lucky strike, he would fail ignominiously.
"Pike's Peak or bust!" he muttered to himself, and

walked into the big room.

"Good morning, Mr. Hayward," said the doorkeeper. Hayward nodded absently, caught himself repeating, "Pike's Peak or bust!" and walked straight

oward the Sugar post. He began to bid for stock. One thousand shares at 116. He got it. Another thousand; it was forthcoming at 116-1-2. So far, so bad. Then he bid 117 for 2,500 shares, and it was promptly sold. But when he bid "117 for any part of 5,000!" the crowd hesitated. the brokers were not altogether sure Hayward was "good for it"; his ability to pay for the stock was not undoubted. So Sally, taking advantage of the hesitation, bid 117 1-4 and 117 1-2 for 5,000 Sugar, at which

price "Billy Thatcher, a two-dollar broker, sold it to nim. It made 10,500 shares Hayward had bought, and

delightful people whose whole charm

was really self-made. They acquired it long after they were grown up and supposed to be settled down, and they

'And will you help me?" asked Ja-

"Certainly I will, my dear; but it is

a matter in which you must help your-self most of all. You must be as much

ing personality takes time and thought and patience."

A Social Rise.

It is only a few months since he was

It is only a few months since he was transferred from a western city to Washington. So I have had a chance to watch the progress of this earnest little woman, who came to me so

little woman, who came to me so humbly to ask the way to the higher

There are half a million Janets, and at least a million "Jacks"—women and men who grow up with only the faintest training in the Caportant art.

And I am sure that many of them have realized, as well as did this young and amplitions wife the needed train.

I have been very fortunate in the

the stock had risen only 1 1-2 points. The shorts were

Wechsler Returned to the Board and Began to Sell Sugar on His Own Account. out of the crowd to his telephone and made a pretense of "reporting" the transactions to his office, as he out of the crowd to his telephone and made a pretense of "reporting" the transactions to his office, as he would have done had they been bona fide purchases. He was followed by a hundred sharply curious—and curiously sharp—eyes. They saw him hold the telephone receiver to his ear with an expression of great interest, as if he were listening to an important message. But the only message he heard was that of his heartbeats, which seemed to say, almost articulately: "You have played and you have lost. Therefore, you are that much worse off than before. You must play again and not

worse off than before. You must play again and not crowd. He was less excited, less like a drunken man his face was no longer flushed, but pale. And anon there flashed upon him the words, "Pike's Peak or bust!" But Pike's Peak glowed dully, feebly, while the alternative was of a lurid splendor. blinked his eyes and made a curious impatie tion with his hand, as one waves away an annoying

He gave an order for 5,000 Sugar to his friend,

Newton Hartley.

"Is this for yourself, Sally?" asked Hartley.

"No. It's for one of the biggest men in the street,
Newt. It's all right. Absolutely O. K."

And thus reassured, Hartley bought the stock. The price was 118. The seller would hold Hartley responsible for the purchase money if Hayward "laid lown"-refused to pay

Sally wiped his forehead twice, quite unnecessarily The shorts were not stampeding. Any attempt to sell out the 15,000 shares he had bought would result only in depressing the price 5 points at least. It was worse than bad—the outlook for him.

He gave another order to buy 5.000 shares to "Billy' sing declined it. He tried another, but the order was not accepted. They mistrusted him; but he could not even bluster, for they excused themselves on the

had recourse to another personal friend-J. G. Thomp-'Joe, buy 5,000 Sugar.'

'Are you sober?" said Thompson, seriously.
'See for yourself," said Sally laughingly. He had
ve. "Old man. I've got a big order from one of the biggest men in the street. Some important developments are going on."

"Sally, are you sure you've got an order from someone else?" asked the unconvinced broker. His incredulity was obviously in the nature of an insult. but it was pardonable, for there was too much at

Really, I can't tell you. But I can advise you as a friend to buy Sugar for all you are worth." And as he uttered the lie, he looked straight into Thompson's

'Hayward, are you sure? Are you sure you're not making a mistake?" He wanted the commission of \$100, but he did not feel certain of his friend.
"Oh, hell, no. I've got a lot more to buy. It's all right. Go ahead, Joe."

And Joe went ahead. He bought the 5,000 shares. And Joe went ahead. He bought the 5,000 shares. The stock rose to 119 1-2, and Hayward, warned by his experience with Hartley and Thompson, did not ask either friend or foe to buy another 5,000 shares for him. What he did was to distribute buying orders for 10,000 shares in lots of 500. Brokers now accepted his orders, for they were not so large as to be danger than the state of A few shorts were frightened. He might win out after all; he might make Pike's Peak. He began to bid up the stock. He even bought "cash" stock that is, stock for which he paid cash, had to pay cash outright, receiving the certificates forthwith, presumably to hand over to some investor of millions. Ever*body on the "floor" was talking about Hayward. The entire market had risen in sympathy with Sugar. But at 124 it seemed as if the entire capital stock

was for sale. He ceased buying. He had accumulated 38,000 shares. To pay for the stock necessitated about \$6,500,000. But if he could unload on an average only 122 he might "come out even" in his other

He gave an order to sell 10,000 shares to a broker to whom he had always been a good friend. At was a fatal mistake. The broker, Louis W. Wechsler, had previously sold 1,000 shares to Hayward for. "cash" at 122. He suspected what was coming and, decilning the order, he himself went to Hayward's office and asked for a check. The cashier sought to put him off with excuses, and Wechsler, now being certain of the true state of affairs, returned to the board and began to sell Sugar short for his own account. If a crash came he would make instead of losing it. Hayward was sure to be ruined, and Wechsler told himself phistically that he was only profiting by the inevita-ble. In the meantime Sally had sold the 10,000 shares recovered from their fright and the fatal hour was approaching when Hayward would have to settle. Pike's Peak or bust! He did, indeed, need a veritable Pike's Peak of dollars to pay for the 28,000 Sugar he had on hand. So he busted.

He threw up his hands. He acknowledged defeat to himself. The tension was over. He was no longer excited, but cool, almost cynical. On one of the little excited, but cool, almost cynical. On one of the little slips of paper on which brokers jot down memoranda of their transactions, he scribbled a message in lead pencil. It was his last official lie, and would cost Hartley and Thompson and other friends, as well as his customers, many thousands of dollars. It was as

"Owing to the refusal of their bank to extend the usual facilities to them, Hayward & Co. are com-

pelled to announce their suspension."
"Boy!" he yelled. And he gave the bit of paper to one of the exchange messenger boys in gray. "Take

And he walked slowly, almost swaggeringly, out of the New York stock exchange—for the last time—as the chairman pounded with his gavel until the usual crowd gathered about the rostrum and listened to the announcement of "Sally" Hayward, who began nice little telephone boy and ended as a stock

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The Art of Being Agreeable.

The Wife Who Won Society.

By Adelaide Gordon.

Mrs. Gordon will answer inquirpostage and should always be ad- +

ADELAIDE GORDON,

How the Girl Who Had No Social Training, But Who Realized Her Faults in Time, Is Making a Social and sister Success, Self-Trained.

TT WAS a young woman who im- element of formal courtesy. pressed upon my mind, even more strongly than the young business man, the keenness with which a lack successful. of social culture is felt by those who, with comfortable means, fair education and sufficient leisure for enjoy-

ment, are still unable to find pleasure, interest and comfort in social life.

I had known her mother years before. The girl traveled nearly 500 miles to see me, one spring day, in New York, a little more than a year ago.

in the south.

"You know, too, that mother was always tired, almost an invalid. And you know how business cares, all through the time when Jack and I were children, oecupied father's mind to the exclusion of almost everything else.

"Jack and I were taught to keep our elbows off the table, our knives out of our mouths, and our shoes off the sofa.

"We were trained also to say

An old blind negro, who is led around by a diminutive boy, while begging for alms, was left alone yesterday while his guide watched the baseball bulletins. Finally he called with a loud voice:

"Come heah, yo nigger scamp! I se loosh" good money whilst youse projeckin wid dat ball game!" 'Please' and 'Thank you,' and to turn

out our toes. Further than that-no be a social success, for my own sake, "I do honestly believe that father congratulated himself that his Jack and Janet, having received this much

instruction, were equipped for the so-cial duties of life. truth was that our manners ran

to weed. We grew careless. We entertained a little—not very much. "The guests could hardly be called guests at all. They all happened to be whom we had grown to be like brother

"So you see, then, that I have grown up practically untrained. So has Jack,

A Determined Bride.

"I am married now. As I think it over, and as I realize my social short-comings, I wonder how it ever happened; I have always been so crude and awkward. But here I am, facing the duties and responsibilities of a home maker and hostess, without an atom of training.
"And I do so want to succeed. I

"I know you must be able to help e." she said. "And I think you must able to see what is the matter alpost without telling you."

atom of training.

"And I do so want to succeed. I know dear Will wants me to shine in society, to make the most of our opportunities. I will confess to you that "My social training has started too late. I realize now how little training there was in our home life.

"You knew mother and father. You know that our family is one of the best in the south.

"You knew mother and father. You know that our family is one of the best in the south.

Business Before Baseball. (Atlanta Constitution.)

if not for Will's. "There are a dozen women I know who have not half of my looks or in-

telligence, but somehow or other they are successful and I am not. do not seem to get on. It has worried me for a year or more. When I would see a successful woman I would find myself thinking, 'Oh, well. she has charm-was born with it, and you think so still?" said I. For

in that foolish belief lies the great stumbling block to real improvement. "No, indeed," said Janet. "Not any lore. I have watched too closely for that. In the last few months I have seen women who. I am absolutely cerpersons to whom I have given such social counsel. They are, almost all of them, really in carnest. I begin to tain, are making a serious and systematic study of tact and the uses of personal magnetism, and—I suppose think that when one is so much ou could eall it-the tenets of the higher etiquette."

"That is good," said I. "You are well started, Janet, for you have evi-dently given enough, thought to the to an end).
I write of Janet with a feeling of subject to strike the truth that lies at real pride, for her social success has been truly rapid. "Will" happens to be in official life.

"That is why I have come to you," said Janet. "It is really an art that can be learned, isn't ft?" "Never Too Late."

Accounted For.

(Philadelphia Press.)

He—I saw Miss Purrockside today she's in half-mourning, you know.
She—Oh, that's what's the matter with her hair, is it?
He—With her hair? What do you masan?
She—I noticed it was light, except near the roots, where it's dark.

He—I saw Miss Purrockside today and ambitious wife, the need of training themselves—true self-culture—in the Art of Being Agreeable.

So just what I told to Janet I will be writing next week, and in weeks after, in the columns of The Herald.

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